## Case 17-06786 Doc 1 Filed 03/06/17 Entered 03/06/17 15:22:11 Desc Main Document Page 1 of 51

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	☐ Check if this ar amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Ebony First name  M Middle name  Mapp-Jones Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9203	

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Debtor 1 Ebony M Mapp-Jones

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs
			Line
5.	Where you live	6548 S Eberhart Ave, 2nd FI	If Debtor 2 lives at a different address:
		Chicago, IL 60637  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Ebony M Mapp-Jones

⊃ar	t 2: Tell the Court About	Your Bar	nkruptcy Ca	se				
7.	The chapter of the Bankruptcy Code you are				each, see <i>Notice Re</i> age 1 and check the a		C.C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
3.	How you will pay the fee	_ o	bout how yo	u may pay. Typica attorney is submit	ally, if you are paying	the fee yourself,	you may pay with cash	r local court for more details a, cashier's check, or money a credit card or check with
					Ilments. If you choose Official Form 103A).	e this option, sigr	n and attach the Applica	ation for Individuals to Pay
			request tha	t my fee be waiv uired to, waive yo	red (You may request ur fee, and may do so	only if your inco	ome is less than 150% of	oter 7. By law, a judge may, of the official poverty line that this option, you must fill out
							m 103B) and file it with	
Э.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.						
	iast o years:	<b>-</b> 165.	District	ilahka	When	5/07/15	Case number	15-16351
			District	ilnbke	When	3/07/13	Case number	15-16551
			District		When		Case number	
			District		VVIICII		Oase number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
11.	Do you rent your residence?	■ No.	Go to li	ine 12.				
	residence :	☐ Yes.	Has yo	ur landlord obtain	ed an eviction judgme	ent against you a	and do you want to stay	in your residence?
				No. Go to line 12	2.			
				Yes. Fill out <i>Initia</i> bankruptcy petition		Eviction Judgm	ent Against You (Form	101A) and file it with this

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Debtor 1	Ebony M Mapp-Jones	Document	Page 4 01 51	se number (if known)	
				_	

Part	Report About Any Bu	sinesses	You Owr	n as a Sole Propriet	tor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	Name and location of business			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Stat	te & ZIP Code		
	it to this petition.		Chec	k the appropriate bo	x to describe your business:		
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))		
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))		
				None of the above			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation	u are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set approprilines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statementations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedu. S.C. 1116(1)(B).				
	For a definition of small	No.	Iamı	not filing under Chap	oter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.		I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.			
		☐ Yes.	I am i	filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
Pari	4: Report if You Own or	Have Anv	Hazardo	ous Property or An	y Property That Needs Immediate Attention		
	Do you own or have any				· ·		
	property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?			
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where i	s the property?	Number, Street, City, State & Zip Code		
					Number, Street, City, State & Zip Code		

Debtor 1 Ebony M Mapp-Jones

Case number (if known)

Part 5:

#### **Explain Your Efforts to Receive a Briefing About Credit Counseling**

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Document Page 6 of 51 Case number (if known) Debtor 1 Ebony M Mapp-Jones Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Ebony M Mapp-Jones

Ebony M Mapp-Jones Signature of Debtor 1

Executed on March 6, 2017

MM / DD / YYYY

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1 Ebony M Mapp-Jones Page 7 of 51

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas G. Stahulak Signature of Attorney for Debtor	Date	March 6, 2017 MM / DD / YYYY
Thomas G. Stahulak Printed name		
Stahulak & Associates, L.L.C. / GetFiled		
53 W. Jackson Blvd., Suite 652 Chicago, IL 60604 Number, Street, City, State & ZIP Code		
Contact phone (312) 662-1480	Email address	ecf@stahulakandassociates.com
6288620 Bar number & State		_

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		Docume	ent Page 8 of 51	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ebony M Mapp-Jo	nes		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing
				 _

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	28,347.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	28,347.00
Pai	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	29,935.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,535.00
	Your total liabilities	\$	55,470.00
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,594.84
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,299.84
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: <b>OR</b> . Form 122B Line 11: <b>OR</b> . Form 122C-1 Line 14.

3,073.67

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	Tot	tal claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	24,062.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	24,062.00

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Fill in this ir		Document	Page 10 of 51		
	nformation to identify you	ır case and this filing:			
Debtor 1	Ebony M Mapp-	Jones			
	First Name	Middle Name	Last Name		
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		
		NODTHEDNI DISTDICT OF H	LINOIS		
Jnited State	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINUIS		
Case numbe	er				☐ Check if this is an
					amended filing
Official	Form 106A/B				
		nort.			
	ule A/B: Pro	<b>PETTY</b> ibe items. List an asset only once.			12/15
nformation. If nswer every	more space is needed, attac question.	rate as possible. If two married pech a separate sheet to this form. On ng, Land, or Other Real Estate You	n the top of any additional pag		
Do you owr	n or have any legal or equital	ble interest in any residence, buildi	ng, land, or similar property?		
■ No. Go to	o Part 2.				
_	here is the property?				
□ 163. WII	iere is the property:				
Part 2: Desc	ribe Your Vehicles				
omeone else	e drives. If you lease a vehi	utility vehicles, motorcycles  utility vehicles, motorcycles	s, whether they are registe : Executory Contracts and U		enicles you own that
omeone else	e drives. If you lease a vehi	icle, also report it on Schedule G			enicles you own that
Cars, van  No Yes	e drives. If you lease a vehi	icle, also report it on Schedule G utility vehicles, motorcycles	: Executory Contracts and U	Inexpired Leases.  Do not deduct secured cla	aims or exemptions. Put
Cars, van  No Yes  3.1 Make:	chrysler	icle, also report it on <i>Schedule G</i> utility vehicles, motorcycles  Who has an interest in		Inexpired Leases.	aims or exemptions. Put
Cars, van  No Yes	chrysler	who has an interest in Debtor 1 only	: Executory Contracts and U	Do not deduct secured class the amount of any secure Creditors Who Have Claim	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.
Cars, van  No Yes  3.1 Make: Model: Year:	chrysler Town & Country LX 2009	icle, also report it on <i>Schedule G</i> utility vehicles, motorcycles  Who has an interest in	: Executory Contracts and U	Do not deduct secured club, the amount of any secure	aims or exemptions. Put
Cars, van  No Yes  3.1 Make: Model: Year: Approx	chrysler Town & Country LX 2009	who has an interest in Debtor 2 only	: Executory Contracts and U	Do not deduct secured clause amount of any secure Creditors Who Have Claim	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property.  Current value of the
Cars, van  No Yes  3.1 Make: Model: Year: Approx	chrysler Town & Country LX 2009  chairmante mileage: 13	Who has an interest in Debtor 1 only Debtor 1 and Debtor 4,362  Debtor 1 and Debtor 3	: Executory Contracts and U	Do not deduct secured clause amount of any secure Creditors Who Have Claim	aims or exemptions. Put ad claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
Cars, van  No Yes  3.1 Make: Model: Year: Approx	chrysler Town & Country LX 2009  chairmante mileage: 13	Who has an interest in  Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d  Check if this is con (see instructions)	: Executory Contracts and U	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00	aims or exemptions. Put d claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00
Omeone else  Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  ximate mileage: 13 information:	Who has an interest in  Debtor 1 only Debtor 2 only Debtor 1 and Debtor At least one of the d  Check if this is con (see instructions)	: Executory Contracts and U	Do not deduct secured class the amount of any secure Creditors Who Have Claim Current value of the entire property?  \$6,600.00	aims or exemptions. Put id claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00
Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  ximate mileage: 13 information:	Who has an interest in  Debtor 1 only Debtor 2 only At least one of the d  Check if this is con (see instructions)  Who has an interest in	: Executory Contracts and U	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure	aims or exemptions. Put id claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00
Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009 ximate mileage: 13 information:  Nissan Rogue 2013 ximate mileage:	Who has an interest in Debtor 1 and Debtor 4,362  Check if this is con (see instructions)  Who has an interest in Debtor 1 only  Debtor 2 only  At least one of the d  Check if this is con (see instructions)  Who has an interest in Debtor 1 only  Debtor 2 only  Debtor 1 only  Debtor 1 and Debtor	The property? Check one The property? Check one The property check one The property check one The property? Check one	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Claim	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.
Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  kimate mileage: 13 information:  Nissan Rogue 2013 kimate mileage: information:	Who has an interest in Debtor 1 only Debtor 2 only At least one of the d Check if this is con (see instructions)  Who has an interest in Debtor 2 only At least one of the d Debtor 1 only Debtor 2 only At least one of the d	The property? Check one The property? Check one The property check one The property check one The property? Check one	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the	aims or exemptions. Put declaims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put declaims on Schedule D: ms Secured by Property.  Current value of the
Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009 ximate mileage: 13 information:  Nissan Rogue 2013 ximate mileage:	Who has an interest in Debtor 1 only Debtor 2 only At least one of the d Check if this is con (see instructions)  Who has an interest in Debtor 2 only At least one of the d Debtor 1 only Debtor 2 only At least one of the d	The property? Check one The property? Check one The property The property? Check one The property? Check one The property? Check one	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
Cars, van  No Yes  3.1 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  kimate mileage: 13 information:  Nissan Rogue 2013 kimate mileage: information:  or's mother operates and	Who has an interest in Debtor 1 only Debtor 2 only At least one of the d Check if this is con (see instructions)  Who has an interest in Debtor 2 only At least one of the d Check if this is con (see instructions)  At least one of the d Check if this is con (see instructions)	The property? Check one The property? Check one The property The property? Check one The property? Check one The property? Check one	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the
3.2 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009 ximate mileage: 13 information:  Nissan Rogue 2013 ximate mileage: information: or's mother operates and for the vehicle.	Who has an interest in Debtor 1 only Debtor 2 only At least one of the d Check if this is con (see instructions)  Who has an interest in Debtor 2 only At least one of the d Check if this is con (see instructions)	the property? Check one  2 only ebtors and another  In the property? Check one  The property? Check one  The property? Check one  The property? Check one  The property? Check one	Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Claim  Current value of the entire property?  \$13,100.00	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
3.2 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  kimate mileage: 13 information:  Nissan Rogue 2013 kimate mileage: information:  or's mother operates and for the vehicle.	Who has an interest in Debtor 1 only Debtor 2 only At least one of the d Check if this is con (see instructions)  Who has an interest in Debtor 2 only At least one of the d Check if this is con (see instructions)  At least one of the d Check if this is con (see instructions)	the property? Check one  2 only ebtors and another nmunity property  the property? Check one  2 only ebtors and another nmunity property  chicles, other vehicles, and	Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$13,100.00	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?
3.2 Make: Model: Year: Approx Other i	Chrysler Town & Country LX 2009  kimate mileage: 13 information:  Nissan Rogue 2013 kimate mileage: information:  or's mother operates and for the vehicle.	Who has an interest in Debtor 1 and Debtor 1 and Debtor 2 only At least one of the descriptions Debtor 1 and Debtor (see instructions)  Who has an interest in Debtor 1 and Debtor 1 and Debtor 2 only Debtor 1 and Debtor 1 and Debtor 1 and Debtor 2 only Debtor 1 and	the property? Check one  2 only ebtors and another nmunity property  the property? Check one  2 only ebtors and another nmunity property  chicles, other vehicles, and	Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$6,600.00  Do not deduct secured class the amount of any secure Creditors Who Have Clair  Current value of the entire property?  \$13,100.00	aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?  \$6,600.00  aims or exemptions. Put de claims on Schedule D: ms Secured by Property.  Current value of the portion you own?

De	ebtor 1	Case 17-0		Doc 1	Filed 03/06/17 Document	Page 11 of 51	06/17 15:22:11 Case number (if known)	Desc Main
	.pages y	you have attache	ed for Part	2. Write tha	for all of your entries f at number here			\$19,700.00
		scribe Your Perso vn or have any l			s rest in any of the follow	ving items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Exampl ☐ No	old goods and f les: Major applian Describe			hina, kitchenware			ciains of exemptions.
			Used pe	rsonal hou	sehold furniture and	goods/items		\$400.00
	■ No	es: Televisions a			, stereo, and digital equi dia players, games	pment; computers, prin	ters, scanners; music c	collections; electronic devices
	Exampl ■ No	bles of value les: Antiques and other collection				ooks, pictures, or other a	art objects; stamp, coin	, or baseball card collections;
	Exampl  No	ent for sports ard les: Sports, photo musical instruction	graphic, ex		other hobby equipment;	bicycles, pool tables, g	olf clubs, skis; canoes	and kayaks; carpentry tools;
	■ No		s, shotguns	, ammunitio	n, and related equipmer	nt		
	□ No Î		othes, furs,	leather coat	s, designer wear, shoes	s, accessories		
			Used pe	rsonal clot	hing and accessories			\$600.00
13.	■ No □ Yes.  Non-fa Examp ■ No		,	, ,	engagement rings, wed	dding rings, heirloom jev	welry, watches, gems, ç	gold, silver

14. Any other personal and household items you did not already list, including any health aids you did not list

 $\hfill \square$  Yes. Give specific information.....

■ No

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Case number (if known) Document Debtor 1 Ebony M Mapp-Jones 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,000.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash on hand \$15.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... 17.1. Checking Bank of America \$100.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. .... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

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Debtor 1	Ebony M Mapp-Jones		Document		ase number (if known)	
☐ Yes	Institution na	me and desc	ription. Separately file th	ne records of any interes	sts.11 U.S.C. § 521(c):	
■ No	, equitable or future intere		rty (other than anythin	g listed in line 1), and	rights or powers exe	rcisable for your benefit
Exam <sub>p</sub> ■ No	s, copyrights, trademarks oles: Internet domain names Give specific information a	s, websites, p			s	
27. <b>Licens</b> Examp ■ No	es, franchises, and other bles: Building permits, exclu	general inta sive licenses		n holdings, liquor license	es, professional licens	es
Money or	property owed to you?					Current value of the portion you own?  Do not deduct secured claims or exemptions.
□ No	funds owed to you  Give specific information ab	oout them, inc	cluding whether you alre	ady filed the returns and	I the tax years	
		0046		I (\$7500 ii i i i		
			Estimated tax refund for earned income cre		Federal	\$7,532.00
■ No	support  oles: Past due or lump sum  Give specific information		usal support, child suppo	ort, maintenance, divorc	e settlement, property	settlement
Exam <sub>p</sub> ■ No	amounts someone owes y ples: Unpaid wages, disabili benefits; unpaid loans	ty insurance		efits, sick pay, vacation	pay, workers' compei	nsation, Social Security
	Give specific information					
	ets in insurance policies bles: Health, disability, or life	e insurance; h	nealth savings account (	HSA); credit, homeowne	er's, or renter's insurar	ice
☐ Yes.	Name the insurance compa Com	ny of each popany name:	olicy and list its value.	Beneficiary	r.	Surrender or refund value:
If you a	terest in property that is dare the beneficiary of a living one has died.				urrently entitled to rece	eive property because
	Give specific information					
	against third parties, who oles: Accidents, employmen				or payment	
☐ Yes.	Describe each claim					
■ No	Contingent and unliquidate	ed claims of	every nature, includin	g counterclaims of the	edebtor and rights to	set off claims

Official Form 106A/B Schedule A/B: Property page 4

Debt	Case 17-06786 Doc 1 Filed 03/0 Docume		Entered 03 Page 14 of	3/06/17 15:22:11 51 Case number (if known)	Desc Main
				Case Hamber (# known)	
_	ny financial assets you did not already list				
	No Voc City angelific information				
Ш	Yes. Give specific information				
	Add the dollar value of all of your entries from Part 4, inc for Part 4. Write that number here	_		•	\$7,647.00
Part !	Describe Any Business-Related Property You Own or Have an	Interest	In. List any real esta	ate in Part 1.	
37. <b>D</b> e	o you own or have any legal or equitable interest in any business	-related p	roperty?		
	No. Go to Part 6.				
	Yes. Go to line 38.				
Part (	Describe Any Farm- and Commercial Fishing-Related Property If you own or have an interest in farmland, list it in Part 1.	y You Ow	n or Have an Interes	st In.	
46. D	o you own or have any legal or equitable interest in any f	arm- or	commercial fishir	g-related property?	
_	No. Go to Part 7.			.g .c.a.ca p. cpcy .	
ı	☐ Yes. Go to line 47.				
Part 7	7: Describe All Property You Own or Have an Interest in Tha	at You Did	l Not List Above		
	o you have other property of any kind you did not already	y list?			
	Examples: Season tickets, country club membership  No				
	Yes. Give specific information				
	Test. Sive specific information				
54.	Add the dollar value of all of your entries from Part 7. Wri	ite that n	umber here		\$0.00
					<u> </u>
Part 8	List the Totals of Each Part of this Form				
	Part 1: Total real estate, line 2				\$0.00
	Part 2: Total vehicles, line 5		\$19,700.00		
	Part 1: Total financial coasts line 36		\$1,000.00		
	Part 4: Total husings related property line 45		\$7,647.00		
	Part 5: Total business-related property, line 45 Part 6: Total farm- and fishing-related property, line 52		\$0.00		
		. —	\$0.00		
61.	Part 7: Total other property not listed, line 54	T —	\$0.00		
62.	Total personal property. Add lines 56 through 61	_	\$28,347.00	Copy personal property t	otal \$28,347.00
		_			
63.	Total of all property on Schedule A/B. Add line 55 + line 62	2			\$28,347.00

Official Form 106A/B Schedule A/B: Property page 5

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		12(2)1111		
Fill in this infor	mation to identify your	case:		
Debtor 1	Ebony M Mapp-Jo	nge		
200.01	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
(Spouse II, IIIIIg)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Ormod Otatoo Bi	annapioy Countries and.			
Case number				
(if known)				
,				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	unt of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
Used personal household furniture and goods/items	\$400.00		\$400.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing and accessories Line from Schedule A/B: 11.1	\$600.00		\$600.00	735 ILCS 5/12-1001(a)
Line IIIII Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from Schedule A/B: 16.1	\$15.00		\$15.00	735 ILCS 5/12-1001(b)
Elle Holli Genedale A.B. 10.1			100% of fair market value, up to any applicable statutory limit	
Checking: Bank of America Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Holli Schedule AVD. 17.1			100% of fair market value, up to any applicable statutory limit	
Federal: 2016 Estimated tax refund (\$7532 estimated for earned income	\$7,532.00		\$7,532.00	735 ILCS 5/12-1001(g)(1)
credit) Line from <i>Schedule A/B</i> : 28.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Ebony M Mapp-Jones

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

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		Document	Page 17 c	01.51		
Fill in this information	to identify you	ır case:				
	oony M Mapp-J	Jones  Middle Name	Last Name			
Debtor 2	. Hamb	illiadio Namo	2dot Hamb			
(Spouse if, filing) Firs	st Name	Middle Name	Last Name			
United States Bankrupt	cy Court for the:	NORTHERN DISTRICT OF ILLI	INOIS			
Case number(if known)						if this is an led filing
Official Form 10	6D					
		Who Have Claims S	Secured	hy Propert	v	12/15
		If two married people are filing togethe out, number the entries, and attach it to				
1. Do any creditors have o	claims secured by	y your property?				
☐ No. Check this b	oox and submit th	his form to the court with your other s	schedules. You	have nothing else t	o report on this form.	
Yes. Fill in all of	the information	below.				
Part 1: List All Sec	ured Claims					
for each claim. If more that	an one creditor has	more than one secured claim, list the cred s a particular claim, list the other creditors cal order according to the creditor's name	in Part 2. As	Column A  Amount of claim  Do not deduct the value of collateral.	Column B  Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Honor Finance		Describe the property that secures the	he claim:	\$10,995.00	\$6,600.00	\$0.00
Creditor's Name		2009 Chrysler Town & Country 134,362 miles	'LX			
909 Davis St St Evanston, IL 60		As of the date you file, the claim is: classifier apply.  Contingent	Check all that			
Number, Street, City, S	tate & Zip Code	Unliquidated				
Who owes the debt? C	heck one.	☐ Disputed  Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as m car loan)	nortgage or secure	ed		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, mecl	hanic's lien)			
☐ At least one of the deb	•	☐ Judgment lien from a lawsuit	,			
☐ Check if this claim re community debt	lates to a	Other (including a right to offset)	Purchase Mor	ney Security		
Date debt was incurred	Opened 10/15 Last Active 1/21/17	Last 4 digits of account numb	er <u>1701</u>			
2.2 Prnto Prstms		Describe the property that secures the	he claim:	\$18,160.00	\$13,100.00	\$0.00
Creditor's Name		2013 Nissan Rogue Debtor's mother operates and puthe vehicle.				
1750 Todd Farr Elgin, IL 60123	n Drive	As of the date you file, the claim is: Capply.  Contingent	Check all that			
Number, Street, City, S	tate & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt? C	heck one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only		An agreement you made (such as m car loan)	nortgage or secure	ed		
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, med	hanic's lien)			
At least one of the deb		☐ Judgment lien from a lawsuit				

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Debtor 1 Ebony M N	Mapp-Jones		C	Case number (if know)		
First Name	Middle Nar	me Last Name	_			
Check if this claim re	elates to a	■ Other (including a right to offset)	Purchase Mo	oney Security		
Date debt was incurred	Opened 12/16/16 Last Active 1/19/17	Last 4 digits of account nun	nber <u>8251</u>			
2.3 Why not lease	it?	Describe the property that secures	the claim:	\$780.00	\$620.00	\$160.00
Creditor's Name		tv, stereo, dvd				
1750 Elm Stree Suite 1200 Manchester, NI Number, Street, City, S	H 03104 State & Zip Code	As of the date you file, the claim is apply.  Contingent Unliquidated Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as car loan)	mortgage or secu	ured		
☐ Debtor 1 and Debtor 2 ☐ At least one of the debtor 2	,	☐ Statutory lien (such as tax lien, mo☐ Judgment lien from a lawsuit	echanic's lien)			
Check if this claim recommunity debt	elates to a	Other (including a right to offset)	Non Purchas	se Money Security		
Date debt was incurred		Last 4 digits of account nun	nber			
	•	lumn A on this page. Write that nur		\$29,935.00		
If this is the last page		he dollar value totals from all pages	S.	\$29,935.00		

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Write that number here:

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		Document	Page 19	9 of 51	-	
Fill in this in	nformation to identify your o	case:				
Debtor 1	Ebony M Mapp-Jor	nes				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS			
Case numbe (if known)	er				_	heck if this is an nended filing
	orm 106E/F e E/F: Creditors W	ho Have Unsecured	Claims		, u	12/15
any executory Schedule G: E Schedule D: C left. Attach the name and case	contracts or unexpired leases xecutory Contracts and Unexpireditors Who Have Claims Sect Continuation Page to this page e number (if known).	e Part 1 for creditors with PRIORIT that could result in a claim. Also I ired Leases (Official Form 106G). I ured by Property. If more space is e. If you have no information to re	list executory on Do not include needed, copy t	contracts on Schedule A/B: any creditors with partially the Part you need, fill it out,	Property (Officia secured claims t number the enti	al Form 106A/B) and on that are listed in ries in the boxes on the
	st All of Your PRIORITY Un					
	reditors have priority unsecured	d claims against you?				
_	o to Part 2.					
Part 2: Li	st All of Your NONPRIORIT	V Unacquired Claims				
□ No. Yo ■ Yes.  4. List all of	your nonpriority unsecured cla	eured claims against you?  art. Submit this form to the court with  aims in the alphabetical order of the order order of the order order of the order	ne creditor who	<b>holds each claim.</b> If a credi		
		st the other creditors in Part 3.If you				
						Total claim
4.1 Cbc		Last 4 digits of acc	ount number	3623		\$121.00
Po E	oriority Creditor's Name Box 275 Jmbus, OH 43216	When was the deb	t incurred?			
Numb	ber Street City State Zlp Code incurred the debt? Check one.	As of the date you	file, the claim i	is: Check all that apply		
■ D	ebtor 1 only	☐ Contingent				
□ D	ebtor 2 only	☐ Unliquidated				
□ D	ebtor 1 and Debtor 2 only	☐ Disputed				
□ At	t least one of the debtors and and		RITY unsecured	d claim:		
	heck if this claim is for a comm	nunity				
debt	e claim subject to offset?	Obligations arising report as priority claim		ration agreement or divorce t	hat you did not	
_	•			g plans, and other similar deb	nte	
■ N		'	'	<b>.</b>	to	
LI Ye	es	Other. Specify	10 Peoples	Gas		

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Debto	or 1 Ebony M Mapp-Jones	Case number (if know)	
4.2	Cci	Last 4 digits of account number 9240	\$351.00
	Nonpriority Creditor's Name Contract Callers Inc. Cci	When was the debt incurred?	
	Augusta, GA 30901  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify 10 Commonwealth Edison Company	
4.3	City of Chicago	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name Department of Revenue PO BOX 88292	When was the debt incurred?	
	Chicago, IL 60680  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify tickets	
4.4	Secretary of State	Last 4 digits of account number	\$1.00
	Nonpriority Creditor's Name Compliance Dept 2701 S Dirksen Pkwy	When was the debt incurred?	
	Springfield, IL 62723  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	П	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice	
	-	Othor. Opcony	

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Case number (if know) Document Debtor 1 Fhony M Mann-Jones

		mapp conce	<del></del>				
	ls Dept Of I		Last 4 digits of account number	8581			\$24,062.00
	onpriority Cred			Open	ed 11/11	Last Active	
	'o Box 7860 1adison, Wl		When was the debt incurred?	1/31/			
		City State Zlp Code	As of the date you file, the claim	is: Check	all that app	oly	
		the debt? Check one.	•			,	
	Debtor 1 onl	у	☐ Contingent				
	Debtor 2 onl	у	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	At least one	of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
		s claim is for a community	Student loans				
	ebt the claim su	bject to offset?	☐ Obligations arising out of a sep report as priority claims	aration ag	reement or	divorce that you did not	
	No		Debts to pension or profit-shari	ing plans,	and other si	milar debts	
	Yes		Other. Specify				
			Educationa	ıl			
Part 3:	List Others	s to Be Notified About a De	bt That You Already Listed				
is trying have mo	to collect fro re than one c for any debts	m you for a debt you owe to so	about your bankruptcy, for a debt that omeone else, list the original creditor in at you listed in Parts 1 or 2, list the add or submit this page.  On which entry in Part 1 or Part 2 did yo	n Parts 1 litional cr	or 2, then li editors her	ist the collection agency e. If you do not have add	here. Similarly, if you
	cott Harris	P.C.			•	th Priority Unsecured Clair	ms
	ackson Ste	600		Part 2:	Creditors wi	th Nonpriority Unsecured	Claims
Chicago	, IL 60604		Last 4 digits of account number				
Name and			On which entry in Part 1 or Part 2 did yo		•		
Commor Bankrup	nwealth Edi	ison				th Priority Unsecured Clair	
3 Lincolr	, .			Part 2:	Creditors wi	th Nonpriority Unsecured	Claims
Oakbroo	k Terrace,	IL 60181					
			Last 4 digits of account number				
Name and		9 Coko	On which entry in Part 1 or Part 2 did yo		•		
	Gas Light andolph St	& Coke				th Priority Unsecured Clair	
	, IL 60601			Part 2:	Creditors wi	th Nonpriority Unsecured	Claims
			Last 4 digits of account number				
Part 4:	Add the Ar	mounts for Each Type of U	nsecured Claim				
		•	ims. This information is for statistical	reporting	nurnoses (	only 28 U.S.C. 8159 Add	the amounts for each
	insecured cla			. оро д	p pooco .	,0 0.0.0. 3.00.7	
						Total Claim	
Tot	6a.	Domestic support obligation	s	6a.	\$	0.00	-
Tot clain							
from Part		Taxes and certain other debt		6b.	\$	0.00	-
	6c. 6d.		injury while you were intoxicated secured claims. Write that amount here.	6c. 6d.	\$ \$	0.00	
	ou.	Carlott Acad all out of priority and	socured signific. While that difficult here.	ou.	Ψ	0.00	-
	6e.	Total Priority. Add lines 6a thr	ough 6d.	6e.	\$	0.00	
		•	-			0.00	-
	•			0.1		Total Claim	
Tot	6f. t <b>al</b>	Student loans		6f.	\$	24,062.00	-
clain	ns	Oblimations					
from Part	t <b>2</b> 6g.	Obligations arising out of a s you did not report as priority	separation agreement or divorce that claims	6g.	\$	0.00	-
	6h.	Debts to pension or profit-sh	aring plans, and other similar debts	6h.	\$	0.00	-
	6i.	Other. Add all other nonpriority here	unsecured claims. Write that amount	6i.	\$	1,473.00	

here.

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Debtor 1 Ebony M Mapp-Jones

Total Nonpriority. Add lines 6f through 6i.

6j. 25,535.00 Case 17-06786 Doc 1 Filed 03/06/17 Entered 03/06/17 15:22:11 Desc Main

		1 21 /1 /1 /1	3.0 1.000.73730.171	
Fill in this infor	mation to identify your	case:		
Debtor 1	Ebony M Mapp-Jo			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

F	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Austin Kelly 6548 S Eberhart Ave Chicago, IL 60637	apt lease

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		Documer	nt Page 24 of	51	
Fill in thi	s information to identify your	case:			
Debtor 1	Ebony M Mapp-Jo	nes			
Dahta = 0	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Case nur (if known)	nber				☐ Check if this is an amended filing
	al Form 106H <mark>dule H: Your Cod</mark>	ebtors			12/15
people ar ill it out, our nam	e filing together, both are equ	ally responsible for supply boxes on the left. Attach to Answer every question.	ying correct information the Additional Page to t	n. If more space is r this page. On the to	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
	<b>.</b>				
■ Ye					
	thin the last 8 years, have you na, California, Idaho, Louisiana				
■ No	o. Go to line 3.				
□Y€	es. Did your spouse, former spo	use, or legal equivalent live	with you at the time?		
in lin Form	e 2 again as a codebtor only i	f that person is a guaranto	r or cosigner. Make su	re you have listed t	ng with you. List the person shown the creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	P Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1	Linda Mapp 6548 S Eberhart Ave 1st fl Chicago, IL 60637			■ Schedule D, I □ Schedule E/F □ Schedule G − Prnto Prstms	, line

Schedule H: Your Codebtors

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						-			
	in this information to identify your control Ebony M Ma								
Del	otor 2	pp dones			_				
	ouse, if filing) ted States Bankruptcy Court for the	· NODTHEDNI DISTRI							
		. NORTHERN DISTRIC	OF ILLINOIS				:		
	se number nown)		-			Check if this  An ame			
						☐ A supple	ement showi	ng postpetition following date:	
0	fficial Form 106I					MM / DI	)/ YYYY		
S	chedule I: Your Inc	ome							12/15
atta	use. If you are separated and you ch a separate sheet to this form.  t 1: Describe Employment  Fill in your employment		onal pages, write y			d case number	(if known).	Answer every	
	information.		Debtor 1					filing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>			☐ Employed ☐ Not employed			
	employers.	Occupation	cook						
	Include part-time, seasonal, or self-employed work.	Employer's name	Roundy's Illinois	LLC					
	Occupation may include student or homemaker, if it applies.	Employer's address	1014 Vine St Cincinnati, OH 4	15202					
		How long employed t	here? 10 mth	S					
Par	t 2: Give Details About Mor	nthly Income							
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write \$0 in	the space. Ir	nclude your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	on for all	empl	oyers for that pe	rson on the	lines below. If	you need
						For Debtor 1		ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,906.6	7_ \$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.0	0 +\$ _	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	1,906.67	\$	N/A	

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Debt	tor 1	Ebony M Mapp-Jones			Case	number (if known)		
	Сор	y line 4 here		4.	For	Debtor 1 1,906.67		Debtor 2 or -filing spouse N/A
5.	List	all payroll deductions:						
o.	5a. 5b. 5c. 5d. 5e. 5f. 5f. 5g. 5h.	Tax, Medicare, and Social Secur Mandatory contributions for retire Voluntary contributions for retire Required repayments of retirements are compared to be supported by the contributions of the contributions. Specify:	rement plans ement plans	5a. 5b. 5c. 5d. 5e. 5f. 5g. 5h.+	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	196.21 0.00 0.00 0.00 0.00 0.00 36.62 0.00	\$ \$ \$ \$ \$ +	N/A N/A N/A N/A N/A N/A N/A
6.	Add	I the payroll deductions. Add lines	5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	232.83	\$	N/A
7.	Cald	culate total monthly take-home pay	Subtract line 6 from line 4.	7.	\$_	1,673.84	\$	N/A
8.	8b. 8c. 8d. 8e. 8f. 8g. 8h.	regularly receive Include alimony, spousal support, of settlement, and property settlement Unemployment compensation Social Security Other government assistance the Include cash assistance and the variance	and from operating a business, ty and business showing gross usiness expenses, and the total  ou, a non-filing spouse, or a dependency child support, maintenance, divorce t.  at you regularly receive alue (if known) of any non-cash assistant nps (benefits under the Supplemental ousing subsidies.  Estimated tax refund 2016,	8c. 8d. 8e.	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00 540.00 0.00 627.00 754.00	\$ \$ \$ \$ + \$	N/A N/A N/A N/A N/A N/A N/A
9.	Add	l all other income. Add lines 8a+8b-	+8c+8d+8e+8f+8g+8h.	9.	\$	1,921.00	\$	N/A
10.		culate monthly income. Add line 7 the entries in line 10 for Debtor 1 and		10. \$		3,594.84 + \$_		N/A = \$ 3,594.84
	Incluother Do r Spe	ude contributions from an unmarried per friends or relatives. not include any amounts already includify:  I the amount in the last column of I	the expenses that you list in Schedular chartner, members of your household, you ded in lines 2-10 or amounts that are not ine 10 to the amount in line 11. The shedules and Statistical Summary of Celebratical Summary of Ce	our dependot availab	le to p	pay expenses list	ed in S	11. +\$
	appl	ies						12. \$ 3,594.84  Combined
13.	Do y	you expect an increase or decrease  No.  Yes Explain:	e within the year after you file this fo	rm?				monthly income

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Fill in this	s information to identify your case:				
Debtor 1	Ebony M Mapp-Jones		Che	ck if this is:	
D 11 0				An amended filing	
Debtor 2 (Spouse, i	if filing)			A supplement show 13 expenses as of t	ving postpetition chapter the following date:
United Sta	ates Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	
Case num (If known)					
Offici	ial Form 106J				
	edule J: Your Expenses				12/15
Be as co informat number	omplete and accurate as possible. If two married people a tion. If more space is needed, attach another sheet to this (if known). Answer every question.	re filing together, both form. On the top of an	are equ	ially responsible fo onal pages, write y	r supplying correct our name and case
Part 1: 1. Is the	Describe Your Household his a joint case?				
	No. Go to line 2. Yes. Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expenses</i>	s for Separate Househol	<i>ld</i> of Deb	otor 2.	
2. <b>Do</b>	you have dependents? □ No				
	not list Debtor 1 and otor 2. Fill out this information for each dependent	Dependent's relations Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	not state the				□ No
dep	endents names.	granddaughter		_ 1	■ Yes
		son		15	□ No ■ Yes
					■ res
		son		17	■ Yes
					□ No
		son		19	Yes
					□ No
0 <b>D</b> o.		adopted son		19	Yes
exp	your expenses include lenses of people other than lirself and your dependents?				
Estimate expense	Estimate Your Ongoing Monthly Expenses e your expenses as of your bankruptcy filing date unless yes as of a date after the bankruptcy is filed. If this is a supply date	you are using this form olemental <i>Schedule J</i> ,	n as a su check th	upplement in a Cha he box at the top of	pter 13 case to report f the form and fill in the
applicab					
the value	expenses paid for with non-cash government assistance is e of such assistance and have included it on Schedule I: Yerm 106I.)			Your expe	enses
4. The	e rental or home ownership expenses for your residence.	Include first mortgage			
	ments and any rent for the ground or lot.	moluue mai mortyaye	4. \$	\$	950.00
If no	ot included in line 4:				
4a.	Real estate taxes		4a. \$	\$	0.00
4b.	Property, homeowner's, or renter's insurance		4b. \$		0.00
4c.	Home maintenance, repair, and upkeep expenses		4c. 9	·	0.00
4d.	Homeowner's association or condominium dues		4d. \$	Þ	0.00

5. \$

0.00

Additional mortgage payments for your residence, such as home equity loans

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Debtor 1 Ebony M Mapp-Jones Case number (if known)

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6. Util	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	400.00
6b.	Water, sewer, garbage collection	6b.		0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	300.00
6d.	Other. Specify:	6d.	·	0.00
	d and housekeeping supplies	0d. 7.	·	
	. •		·	849.84
-	dcare and children's education costs	8.	\$	0.00
	hing, laundry, and dry cleaning	9.	\$	100.00
	sonal care products and services	10.	·	100.00
1. <b>Me</b> d	lical and dental expenses	11.	\$	100.00
	nsportation. Include gas, maintenance, bus or train fare.	40	Φ.	325.00
	not include car payments.	12.	·	
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	· · · · · · · · · · · · · · · · · · ·	0.00
4. Cha	ritable contributions and religious donations	14.	\$	0.00
15. <b>Ins</b> ı	rance.			
Doı	not include insurance deducted from your pay or included in lines 4 or 20.			
15a	Life insurance	15a.	\$	0.00
15b	Health insurance	15b.	\$	0.00
15c	Vehicle insurance	15c.	\$	175.00
	Other insurance. Specify:	15d.		0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		·	0.00
Spe		16.	\$	0.00
	allment or lease payments:		*	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	*	0.00
		17b.	·	
	Other. Specify:		·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	18.	<b>Q</b>	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.	· -	
	er payments you make to support others who do not live with you.		\$	0.00
Spe	•	19.	_	
	er real property expenses not included in lines 4 or 5 of this form or on Sche			0.00
	Mortgages on other property	20a.	·	0.00
20b	Real estate taxes	20b.	\$	0.00
20c	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e	Homeowner's association or condominium dues	20e.	\$	0.00
1. Oth	er: Specify:	21.	+\$	0.00
				0.00
	culate your monthly expenses			
22a	Add lines 4 through 21.		\$	3,299.84
22b	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c	Add line 22a and 22b. The result is your monthly expenses.		\$	3,299.84
				0,200.04
	culate your monthly net income.			
23a	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,594.84
23b	Copy your monthly expenses from line 22c above.	23b.	-\$	3,299.84
23c	Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	295.00
			-	
24. <b>Do</b>	ou expect an increase or decrease in your expenses within the year after yo	u file this	form?	
For	example, do you expect to finish paying for your car loan within the year or do you expect your			or decrease because of a
	fication to the terms of your mortgage?			
<b>I</b>	lo.			
	'es. Explain here:			

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Fill in this infor	mation to identify your	00001			
Debtor 1					
Debior 1	Ebony M Mapp-Jo First Name	Nes Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)				-	eck if this is an ended filing
If two married po You must file thi	tion About a	r, both are equally respo le bankruptcy schedules n connection with a banl			
Sig	n Below				
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill out ba	nkruptcy forms?	
■ No					
☐ Yes. I	Name of person			Attach Bankruptcy Petition Declaration, and Signatur	
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules filed	with this declaration and	
X /s/ Fho	ony M Mapp-Jones		X		
Ebony	M Mapp-Jones ire of Debtor 1		Signature of D	Pebtor 2	
Date	March 6, 2017		Date		

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Filli	in this inform	nation to identify you	r case:			
Deb	tor 1	Ebony M Mapp-Jo	Ones Middle Name	Last Name		
Deb						
` .	use if, filing)	First Name	Middle Name	Last Name		
Unite	ed States Bar	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Case (if kno	e number				-	Check if this is an amended filing
Sta Be as	s complete a	of Financial		are filing together, both are	ankruptcy equally responsible for sup additional pages, write yo	
	<u> </u>	). Answer every ques	stion. Irital Status and Where You	Lived Refere		
Part		current marital statu		Lived Belore		
	☐ Married ■ Not marr					
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now	:	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
state	s and territorie	es include Arizona, Ca		vada, New Mexico, Puerto Ri	ity property state or territor co, Texas, Washington and V	
Part	2 Explain	n the Sources of You	r Income			
	Fill in the total	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$2,835.57	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Debtor 1 Ebony M Mapp-Jones

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	■ Wages, commissions, \$22,312.00 bonuses, tips		☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, 2016 )	■ Wages, commissions, bonuses, tips	\$18,319.00	☐ Wages, commissions, bonuses, tips	
	☐ Operating a business		☐ Operating a business	

#### Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)

#### Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

ô.	Are either	Debtor 1's	or Debtor	2's debts	primarily	y consumer	debts?
----	------------	------------	-----------	-----------	-----------	------------	--------

Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an П individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

#### Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

attorney for this bankruptcy case.

Creditor's Name and Address Dates of payment Amount you Was this payment for ... **Total amount** still owe paid

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7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.									
	No									
	☐ Yes. List all payments to an insider.									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment				
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an				
	No									
	☐ Yes. List all payments to an insider									
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment litor's name				
Pai	rt 4: Identify Legal Actions, Repossession	s and Foreclosures								
9.	Within 1 year before you filed for bankrupte List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.  Case title Case number					t or custody				
10.	Within 1 year before you filed for bankrupte Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garnis	shed, attached	d, seized, or levied?				
	Creditor Name and Address	Describe the Property		Date		Value of the property				
		Explain what happene	d							
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec.  No Yes. Fill in the details.		luding a bank or fir	nancial institution	n, set off any a	amounts from your				
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount				
12.	Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possessi			efit of creditors, a				
Par	rt 5: List Certain Gifts and Contributions									
	Within 2 years before you filed for bankrup	tcy, did you give any gift	s with a total value	of more than \$60	00 per person	?				
	<ul><li>No</li><li>Yes. Fill in the details for each gift.</li></ul>									
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date: the g	s you gave ifts	Value				
	Person to Whom You Gave the Gift and Address:									

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14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?							
	Yes. Fill in the details for each gift or Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cor	total	Describe what you contributed		Dates you contributed	Value		
Pai	rt 6: List Certain Losses	ue)						
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?							
	■ No □ Yes. Fill in the details.							
	Describe the property you lost and how the loss occurred	Inclu	cribe any insurance coverage for the loade the amount that insurance has paid. Learnce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property lost		
Pai	rt 7: List Certain Payments or Transfer	rs						
16.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?  Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.							
	Yes. Fill in the details.  Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You		Description and value of any property transferred		Date payment or transfer was made	Amount of payment		
	STAHULAK & ASSOCIATES, L.L.C 53 W. Jackson Blvd., Suite 652 Chicago, IL 60604		\$350.00 (\$310.00 filing fee + \$33 credit report + \$7 copy)		2/25/17	\$350.00		
	Green Path Debt Solutions 38505 Country Club Drive Farmington, MI 48331		\$25 credit counseling		3/3/17	\$25.00		
17.	Within 1 year before you filed for bankri promised to help you deal with your cree Do not include any payment or transfer that I No  Yes. Fill in the details.	editors	or to make payments to your creditor		or transfer any prope	rty to anyone who		
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment		
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No							
	Yes. Fill in the details.  Person Who Received Transfer		Description and value of	Describe	any property or	Date transfer was		
	Address		property transferred		received or debts	made		
	Person's relationship to you							

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19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-production No		ny property to a	a self-settle	ed trust or similar device	∍ of which yo	ou are a	
	☐ Yes. Fill in the details.							
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Tran	isfer was	
Pa	rt 8: List of Certain Financial Accounts, Ins	truments, Safe Depos	it Boxes, and S	torage Unit	ts			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.  No  Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument		Date account was closed, sold, moved, or transferred		st balance closing or transfer	
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you have it		
22.	Have you stored property in a storage unit o  No Yes. Fill in the details.	r place other than you	ır home within 1	l year befo	re you filed for bankrup	tcy?		
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you have it		
Pa	rt 9: Identify Property You Hold or Control f	for Someone Else						
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.							
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City,		Describe	the property		Value	
Pa	rt 10: Give Details About Environmental Info	Code)						
	the purpose of Part 10, the following definition							
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
		te means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used own, operate, or utilize it, including disposal sites.						
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,							

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

hazardous material, pollutant, contaminant, or similar term.

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24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.							
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or Conn	nections to Any Business						
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?							
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in the details below for each business.							
		scribe the nature of the business	Employer Identification number	Security number or ITIN.				
	Address (Number, Street, City, State and ZIP Code)	ne of accountant or bookkeeper	Dates business existed					
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
	■ No □ Yes. Fill in the details below.							
	Name Date Address (Number, Street, City, State and ZIP Code)	e Issued						

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Part 12:	Sign	Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

	C. §§ 152, 1341, 1519, and 3571.	ov, or imprisonment for up to 20 years, or both.
/s/ Eb	ony M Mapp-Jones	
	/ M Mapp-Jones ture of Debtor 1	Signature of Debtor 2
Date	March 6, 2017	Date
Did yo	u attach additional pages to Your Statement of F	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did yo	u pay or agree to pay someone who is not an atto	orney to help you fill out bankruptcy forms?
■ No		
☐ Yes	. Name of Person Attach the Bankruptcy Pe	etition Preparer's Notice, Declaration, and Signature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

#### (Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
    - Debtor's attorney received \$350.00 from Debtor(s) prior to filing of the case as an advanced payment in compensation of (1) analysis of financial situation; (2) consultation on various bankruptcy and non-bankruptcy options; (3) preparation of documents; (4) payment of filing fees; and, when applicable (5) payment of costs of credit report fees.
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 6, 2017		
Signed:		
/s/ Ebony M Mapp-Jones	/s/ Thomas G. Stahulak	
Ebony M Mapp-Jones	Thomas G. Stahulak 6288620	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the amoun	ts are blank.	

**Local Bankruptcy Form 23c** 

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B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Ebony M Mapp-Jones		Case No.			
		Debtor(s)	Chapter	13		
	DISCLOSURE OF	COMPENSATION OF ATTORN	EY FOR DE	BTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to acc	cept	\$	4,000.00		
	Prior to the filing of this statement I ha	ave received	\$	0.00		
	Balance Due		\$	4,000.00		
2. \$	310.00 of the filing fee has been pai	id.				
3. T	The source of the compensation paid to me	was:				
	■ Debtor □ Other (specify)	):				
4. T	The source of compensation to be paid to m	ne is:				
	■ Debtor □ Other (specify)	):				
5. <b>I</b>	■ I have not agreed to share the above-dia	sclosed compensation with any other person unle	ess they are memb	pers and associates of	my law firm.	
[		osed compensation with a person or persons who list of the names of the people sharing in the cor			aw firm. A	
6. I	n return for the above-disclosed fee, I have	re agreed to render legal service for all aspects of	the bankruptcy c	ase, including:		
b c.	<ul> <li>Preparation and filing of any petition, so</li> <li>Representation of the debtor at the meet</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured cred</li> </ul>	ion, and rendering advice to the debtor in determichedules, statement of affairs and plan which matting of creditors and confirmation hearing, and additors to reduce to market value; exemption pas needed; preparation and filing of motions passes.	ny be required; ny adjourned hear planning; prepara	rings thereof; ation and filing of re	eaffirmation	
7. B	. By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.				or any other	
		CERTIFICATION				
	certify that the foregoing is a complete stankruptcy proceeding.	atement of any agreement or arrangement for pay	ment to me for re	epresentation of the de	ebtor(s) in	
Ma Da	arch 6, 2017 ate	/s/ Thomas G. Stahula Thomas G. Stahulak 6 Signature of Attorney Stahulak & Associates 53 W. Jackson Blvd., Chicago, IL 60604 (312) 662-1480 Fax: ecf@stahulakandasso	6288620 s, L.L.C. / GetFil Suite 652 (312) 268-7328			

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#### **United States Bankruptcy Court** Northern District of Illinois

In re	Ebony M Mapp-Jones		Case No.	
		Debtor(s)	Chapter 13	
	VERI	FICATION OF CREDITOR M	ATRIX	
	Number of Creditors:1			
	The above-named Debtor(s) her (our) knowledge.	reby verifies that the list of credito	ors is true and correc	et to the best of my
Date:	March 6, 2017	/s/ Ebony M Mapp-Jones Ebony M Mapp-Jones Signature of Debtor		

Arnold Scott Harris P.C. 111 W Jackson Ste 600 Chicago, IL 60604

Cbcs Po Box 275 Columbus, OH 43216

Cci Contract Callers Inc. Cci Augusta, GA 30901

City of Chicago Department of Revenue PO BOX 88292 Chicago, IL 60680

Commonwealth Edison Bankruptcy Dept 3 Lincoln Center Oakbrook Terrace, IL 60181

Honor Finance 909 Davis St Ste 260 Evanston, IL 60201

People's Gas Light & Coke 200 E Randolph St Chicago, IL 60601

Prnto Prstms 1750 Todd Farm Drive Elgin, IL 60123

Secretary of State Compliance Dept 2701 S Dirksen Pkwy Springfield, IL 62723

Us Dept Of Ed/glelsi Po Box 7860 Madison, WI 53707 Why not lease it? 1750 Elm Street Suite 1200 Manchester, NH 03104